

REMARKS/ARGUMENTS

The application has been amended in response to the Office Action dated August 15, 2003. The amended claims overcome the rejection of claims 1-24 based on the applied references. No new matter has been added.

Applicant appreciates the Examiner taking the time to meet with Applicant's representative on November 12, 2003 to discuss the pending rejections and proposed claim amendments.

Pending Rejections

Claims 1-5, 7, 20, 22 and 24 are rejected under 35 U.S.C. § 103(a) as allegedly being obvious over U.S. Patent No. 6,128,602 to Northington et al (hereinafter "Northington").

Claim 6 is rejected under 35 U.S.C. § 103(a) as allegedly being obvious over Northington in view of U.S. Patent No. 5,893,904 to Harris et al. (hereinafter "Harris").

Claim 8 is rejected under 35 U.S.C. § 103(a) as allegedly being obvious over Northington in view of U.S. Patent No. 6,144,988 to Kappel (hereinafter "Kappel").

Claims 9, 19 and 23 are rejected under 35 U.S.C. § 103(a) as allegedly being obvious over Northington in view of U.S. Patent No. 5,987,440 to O'Neil et al. (hereinafter "O'Neil").

Claims 10-12 and 13-18 are rejected under 35 U.S.C. § 103(a) as allegedly being obvious over Northington in view of O'Neil and further in view of U.S. Patent No. 6,321,202 to Raveis (hereinafter "Raveis").

Applicant has reviewed the Office Action of August 15, 2003, and, despite disagreement with the conclusions drawn in that Office Action, has determined that clarifying amendments to each of the independent claims of the above-referenced case will further expedite prosecution of this application¹. Independent Claims 1, 2, 4, 9, 19, 20, 22-24, for example, were amended to clarify that -- unlike the cited prior art references -- the present invention includes "*form generating means*" for presenting client systems with "*preconfigured forms*" that enable data input by users in a "*predetermined file format*." As described, the present invention functions to more efficiently administer a fleet of broker or agents, by enabling efficient maintenance and updating of relevant information, such as rate and broker information, for example. In one embodiment, the invention accomplishes this is by providing users of the system -- such as a system administrator or individual brokers, for example -- with "preconfigured forms" on which they may input the relevant information they want updated, added, or deleted. Support for this limitation is found throughout the application. *See, e.g.*, Page 14, lines 18-22 ("The HTTP servlet module 342 may also include form generating means to present client systems with forms in a preconfigured format so that data input

¹ Applicant nonetheless incorporates by reference and reasserts herein each of the arguments made in its July 7, 2003 Response.

by users at a client system and uploaded to the Web server 204 will be in a configured file format that may be read by the configured file reader module 339.)

The use of such preconfigured forms is not taught or suggested by any of the cited prior art references. Northington *et al.*, for example, relates to a system for consolidating information from a plurality of financial systems² into a single accounting system without the need for expensive and time-consuming backroom procedures. Northington *et al.* does not, however, teach or suggest the claimed "form generating means," much less that information received from the various financial systems is inputted into a "preconfigured form" to ensure that it is received by the system in a "predetermined file format," as expressly claimed by the present invention. Indeed, because the financial systems that provide information are distinct from each other, Applicants respectfully submit that the information presented is not in a *predetermined* file format. In other words, the data received from the credit card network will be in a different format than that received from the ATM network and the payroll network, for example.

Applicants further submit that the Examiner's reference to Northington *et al.*, Col. 8, lines 7-18 in connection with the rejection of dependent Claim 7³ does

² Financial systems may represent such computer systems as credit card networks, automatic teller networks, electronic banking networks and systems, governmental financial networks, and other types of electronic commerce networks and systems through which an entity performs purchasing, spending, invoicing, payment or credit receipts, and other financial transactions. *See*, Col. 5, lines 18-25.

³ Applicant respectfully submits that the Examiner's rejection of Claim 7 is improper for failing to address each of the claims limitations, and should thus be

not properly substantiate rejection of Applicant's amendment of claim 1 to include the "form generating means." For one thing, that section of Northington *et al.* relates to a "report generator," and not to the gathering of information by the system. Secondly, the referenced excerpt does not teach or suggest (much less enable) the provision of "preconfigured forms" using "form generating means," and should thus be withdrawn. *See, e.g.,* In re Payne, 606 F.2d 303,314 (C.C.P.A. 1979) (References relied upon to support a rejection on grounds of obviousness must provide an enabling disclosure, *i.e.*, they must place the claimed invention in the possession of the public.)

Claims 1 and 2 were also amended to recite that the present invention -- unlike the cited prior art references -- may relate to "*a process for updating quote and broker information relating to administration of sales agents, brokers, distributors or dealers connected with a particular product or service.*" As part of this system and method, a user (e.g. a system administrator or a broker) is able to "*select a sales-related database associated with a particular product or service.*" This amendment reflects the possibility that not all brokers, for example, will be licensed to sell all products. Accordingly, assuming each product or service has a corresponding sales-related database, the user of the system may "select" the particular database (*i.e.*, product or service) for which

withdrawn. For example, the Examiner does not address the following limitations of Claim 7: (1) that the servlet module "generat[es] and present[s] the user with *preconfigured forms*" or, (2) that it "receiv[es] one or more information updates provided by the user in the preconfigured forms." *See, Richardson v. Suzuki Motor Co.*, 868 F.2d 1226 (Fed. Cir. 1989) ("The *identical invention*" must be shown in as complete detail as is contained...in the claim.")

updated information is being provided, for example. None of the cited references teach or suggest the maintenance and updating of quote and broker information, for example, corresponding to a particular product or service.

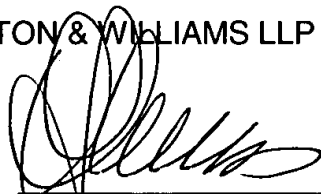
For at least these reasons, therefore, independent claims 1, 2, 4, 9, 19, 20, 22, 23 and 24 are patentably distinct from the cited prior art references. Claim 3 depends from claim 2, claims 5-8 depend from claim 4, claims 10-18 depend from claim 9, and claim 21 depends from claim 20. Therefore, claims 3, 5-8, 10-18 and 21 are all patentable over the cited references for at least the same reasons. In view of the foregoing, it is respectfully submitted that the rejections of claims 1-24 are improper. Accordingly, the withdrawal of such rejections is respectfully requested.

In the event any variance exists between the amount enclosed and the Patent Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

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